FINANCIAL STATEMENT FRAUD IN HEXAGON AND GENDER FRAUD PERSPECTIVE AS MODERATING VARIABLES IN BANKING COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE

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Abstract

Financial statements are usually designed as an indicator of financial performance, the entity's cash flows and financial position, Good financial reports will have an impact on the company's performance which can be one of the causes of the possibility of fraud in the financial statements. The financial and banking sector is a sector that has experienced many cases of fraud compared to other sectors after the government sector. This study aims to analyze and determine the variables that affect financial statement fraud with gender as moderating variable. The population and sample in this study are 53 banking companies listed on the Indonesia Stock Exchange. Sampling technique using purposive sampling technique. This research data uses secondary data. Through this method, there are 29 companies whose financial statements are complete and published on the Indonesia Stock Exchange with data analysis techniques using SEM PLS. The results of this study indicate that 1 variable that affects the Financial Statement Fraud is the Frequent Number of CEO Picture, where the large number of CEO photos is one of the causes of financial statement fraud.

Keywords: Financial Statement Fraud, Fraud Hexagon, Gender, SEM PLS

1. INTRODUCTION

Financial statements are a form of a series of accounting prepared to convey accurate information to management, suppliers, customers, potential investors, potential creditors, and also the government. To publish financial statements, the company wants to show the best view of its company, this is the beginning of the possibility of fraud in financial statements that can fool financial statement users and other investors. In fact, fraud does not only occur in the manufacturing sector, many companies in the financial sector and even banking have also experienced fraud.

Figure 1: Industries that fall victim to fraud
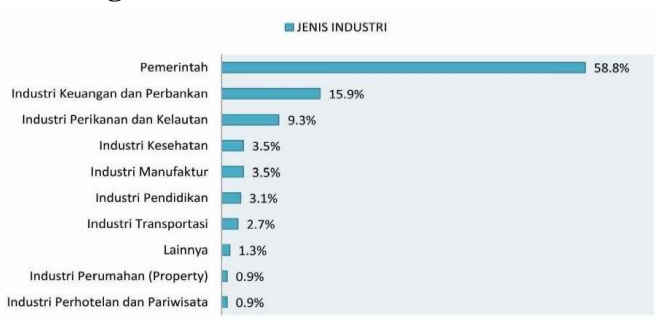
This statement can be seen from Table 1.1 when compared to other sectors after the government sector, it can be seen that the financial and banking sectors are the most common sectors in fraud cases, so researchers are very interested in conducting research studies on the banking company sector. In this study, the researchers set a problem boundary, namely the research period, namely 2017-2020 banking companies listed on the Indonesia Stock Exchange with variables consisting of financial targets as the beginning of the element of pressure, ineffective monitoring as a proxy for opportunity, change in auditors and auditor opinions as proxies for rationalization, change in directors as a proxy for capability, frequency of appearance of CEO images as proxies for arrogance, and political ties with politicians or the government as proxies for collusion.

Previously there have been researchers who researched related to this study, but there are still inconsistent results between these studies, including by Shinta Permata Sari and Nanda Kurniawan Nugroho in 2020, which gives the result that collusion has a significant effect on financial statement fraud. Meanwhile, research conducted by Tarmizi Achmad, Imam Ghozali and Imang Dapit Pamungkas in 2021 showed that collusion had no significant effect on financial statement fraud. Based on the background above, and there are still inconsistencies in previous studies, the researchers are interested in conducting research with the title "Financial Statement Fraud Dalam Perspektif Fraud Hexagon dan Gender Sebagai Variabel Moderating Pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia."

2. LITERATURE REVIEW

2.1 Financial Target

In general, Financial Targets are measured by ROA, where management is forced to meet these financial targets, with this many management committing fraudulent financial statements. According to Shinta (2021); Hanifah (2019) Financial Targets affect Financial Statement Fraud, while according to Adam (2021), states that Financial Target has no effect on fraudulent financial statements.

H$_1$: Financial Target affects the Financial Statement Fraud

2.2 Ineffective Monitoring

One way to minimize fraud is to have a good series of supervision. The audit committee is believed to be able to increase the effectiveness of company supervision. Beasly, Dana and Terry (2010) suggested that increasing the number of seats on the audit committee can reduce the occurrence of fraud. Research conducted by Skousen et al. (2009) show that the proportion of independent audit committee (IND) members has an impact on financial statement fraud.

H$_2$: Ineffective Monitoring affects the Financial Statement Fraud

2.3 Change in Auditor

Change in auditor used by the company can be seen as a form of behavior that eliminates tracking of fraud by previous auditors. The results of research conducted by Rachmawati

(2014) show that there are two factors that have a significant effect on financial statement fraud, one of which is change in auditor.

H3: Change in Auditor affects the Financial Statemnet Fraud

2.4 Change of Directors

According to Wolfe and Hermanson (2014), change of directors can lead to periods of stress, which can have an impact on opening opportunities for fraud. The replacement of the board of directors is one of the options for the company's efforts to improve the performance of the previous directors by changing the composition of the board of directors or recruiting new directors who are considered more capable.

H4: Change of Directors affects the Financial Statemnet Fraud

2.5 Frequent Number of CEO Picture

According to Crowe (2011) CEO can also take all steps to maintain his current position. This is supported by research by Tessa G. (2016) In the fraud pentagon theory, there are signs of financial statements containing fraud when testing fraud elements. The final result shows that the occurrence of financial statement fraud is influenced by the frequent occurrence of CEO variables.

H5: Frequent Number of CEO Picture affects the Financial Statement Fraud

2.6 Political Ties with Politicians or Government

(Vousinas, 2019) This collaboration also makes it easier for companies to obtain assistance that can improve company performance and value. Sari and Nugroho (2020) state that cooperation with government projects can influence financial statement fraud. The company's collaboration with government projects raises efforts so that companies can play a role in the project to get big so that they can show good company performance according to Sari and Nugroho (2020).

H6: Political Ties with Politicians or Government affects the Financial Statemnet Fraud

2.7 Gender as a Moderating Variable

Douglas Cumming (2013); Luh komang (2017), stated that women are less likely to commit fraud than men, therefore this study adds a moderating variable, namely Gender.

H7: Effect of Financial Targets, Ineffective Monitoring, Change in auditor, Change of Directors, Effect of Frequent Number of CEO's Picture, Political Ties with Politicians or Government on Financial Statement Fraud, through gender as a moderating variable

3. FRAMEWORK

Figure 2

Framework Image
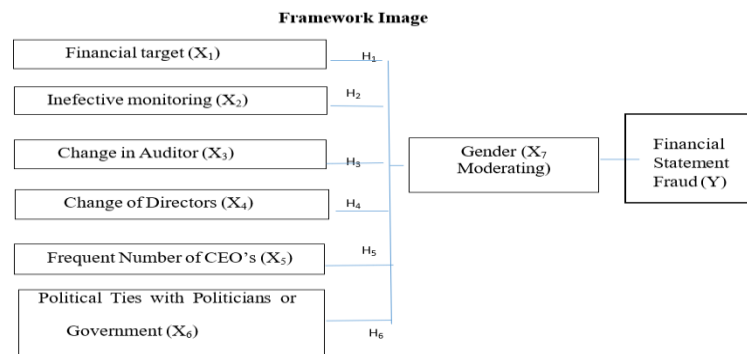
4. RESULT AND DISCUSSION

The type of data used in this study is secondary data. The secondary data in this study is the company's annual report data. Data obtained from www.idx.co.id, the company's website and the Indonesian Capital Market Directory (ICMD) for 2017-2020. Data collection techniques in this study is to use the method of documentation. The documentation method is data collection by recording and researching archives and documents related to research problems. The population used in this study were 53 banking companies listed on the Indonesia Stock Exchange (IDX) in 2017-2020. And the sample used is 116 samples.

4.1 Result Descriptive statistics

1. **Financial Statement Fraud**

Table 1: Financial Statement Fraud

Tahun	Mean	Std. Deviation	Minimum	Maximum
2017,00	-613597,6616	3272207,60045	-17626923,86	2,33
2018,00	-581220,8725	3110787,03870	-16755384,68	65,19
2019,00	-681949,8862	3650541,56146	-19662544,91	1990,56
2020,00	-487306,5846	2601431,64780	-14013117,87	10,94
Total	-591018,7512	3140146,73316	-19662544,91	1990,56

2. **Financial Target**

Table 2 : Financial Target

Tahun	Mean	Std. Deviation	Minimum	Maximum
2017,00	,0200	,01602	,00	,07
2018,00	,0198	,01431	,00	,08
2019,00	,0342	,06869	,00	,38
2020,00	,0288	,05001	,00	,28
Total	,0257	,04368	,00	,38

3. Ineffective Monitoring

Table 3: Ineffective Monitoring

Tahun	Mean	Std. Deviation	Minimum	Maximum
2017,00	,6172	,11486	,50	,80
2018,00	,6117	,12823	,40	,80
2019,00	,5928	,11501	,50	,80
2020,00	,5852	,13723	,33	1,00
Total	,6017	,12327	,33	1,00

4. Change in auditor

Table 4: change in auditor

		Not changing the Public Accounting Firm	Change Public Accounting Firm	
Tahun	2017,00	26	3	29
	2018,00	26	3	29
	2019,00	26	3	29
	2020,00	27	2	29
Total		105	11	116

5. Change of Directors

Table 5: Change of Directors

		Don't change directors	Change director	
Tahun	2017,00	27	2	29
	2018,00	27	2	29
	2019,00	27	2	29
	2020,00	26	3	29
Total		107	9	116

6. Frequent number of ceo picture

Table 6: Frequent number of ceo pic

Tahun	Mean	Std. Deviation	Minimum	Maximum
2017,00	6,1034	1,63324	4,00	9,00
2018,00	5,7241	2,20222	2,00	9,00
2019,00	5,7241	2,37391	2,00	10,00
2020,00	5,7931	2,28941	1,00	10,00
Total	5,8362	2,12212	1,00	10,00

7. **Political Ties with Politicians or Government**

Table 7: Political Ties with Politicians or Government

		No cooperation	cooperation	
Tahun	2017,00	23	6	29
	2018,00	22	7	29
	2019,00	22	7	29
	2020,00	22	7	29
Total		89	27	116

8. **Gender**

Table 8: Gender Variable

Year * Gender Cross tabulation			
Count			
		Gender		
		Male	Female	Total
Tahun	2017,00	10	19	29
	2018,00	9	20	29
	2019,00	11	18	29
	2020,00	12	17	29
Total		42	74	116

4.2 PLS-SEM ANALYSIS

Here are the results of the full structural model test based on the results of the PLS Algorithm.

Figure 3: Full Structural Model (PLS Algorithm)
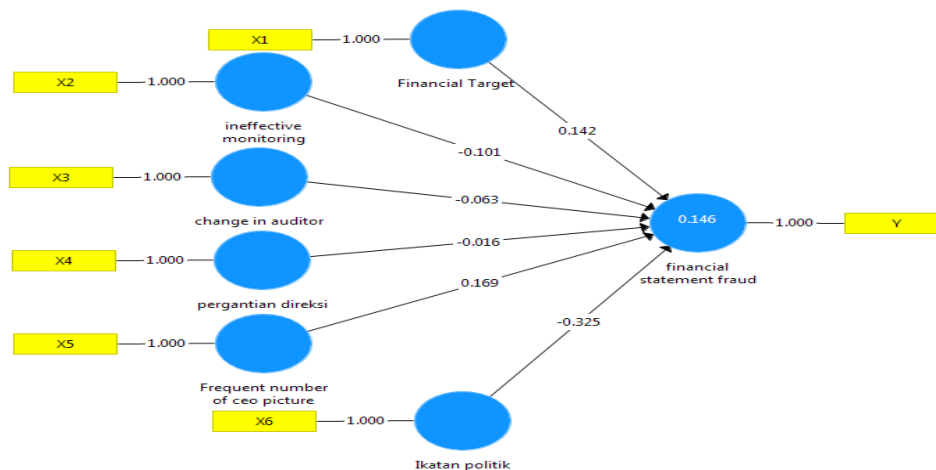
4.3 R-Square Test

Table 9: R-Square Test Results

Relation	Path	R-square Partial	R-Square
Financial Target -> Financial statement fraud	0,142	2,0%	
Ineffective Monitoring -> Financial statement fraud	-0,101	1,8%	
Change in Auditor -> Financial statement fraud	-0,063	0,6%	
Change of Directors -> Financial statement fraud	-0,016	0,0%	14,6%
Frequent number of CEO's picture -> Financial statement fraud	0,169	0,9%	
Political Ties with Politicians or Government -> Financial statement fraud	-0,325	9,4%	

4.4 Prediction relevance (Stone-Geisser's Q^2)

In addition to R-Square, structural model testing on the inner model uses predictive-relevance (Q2) values. Q-square value greater than 0 (zero) indicates that the model has predictive relevance.

Table 10: Predictive Relevance Q^2 Test

Endogenous Variables	SSO	SSE	Q^2 (=1-SSE/SSO)	Conclusion
Financial statement fraud	116,000	110,803	0,045	Have Predictive Relevance

The predictive relevance value of Q2 for the financial statement fraud variable is 0.045 more than 0, it can be concluded that the model has Predictive Relevance.

4.5 Hypothesis Result

Table 11: Statistical Test Results

Hypothesis	Relation	Path	T Statistics	P Values	Conclusion
1	Financial Target -> Financial statement fraud	0,142	1,169	0,121	Rejected
2	Ineffective Monitoring -> Financial statement fraud	-0,101	1,372	0,085	Rejected
3	Change in Auditor -> Financial statement fraud	-0,063	0,715	0,237	Rejected
4	Change of Directors -> Financial statement fraud	-0,016	0,167	0,434	Rejected
5	Frequent Number of CEO Picture -> Financial statement fraud	0,169	1,989	0,024	Accepted
6	Political Ties with Politicians or Government -> Financial statement fraud	-0,325	3,322	0,000	Rejected

Based on the test results presented in the table above, the following describes the test results for each research hypothesis:

- **Effect of Financial Target on Financial statement fraud**

H_0 : Financial Target has no significant positive effect on financial statement fraud

H_1 : Financial Target has a significant positive effect on financial statement fraud

Based on the table of statistical test results above, it can be seen that the influence of the Financial Target variable on financial statement fraud has a path coefficient value of 0.143 with a t-statistic value of 1.169 and P value of 0.121. Because the t statistic value is 1.169 < t table 1.65 (significance level 5%; one tail) with a p value of 0.121 > 0.05, the hypothesis H0 is accepted and H1 is rejected. So it can be concluded that Financial Target does not have a significant positive effect on financial statement fraud.

The results of the ROA test are in accordance with the cognitive dissonance theory (Jacob G, 2006). Tiller (1983) in Jacob G (2006) From this theory it can be concluded that someone who has a positive goal will not be disturbed by acts of fraud because they will experience uncomfortable feelings and are not in accordance with their beliefs.

- **Effect of Ineffective monitoring on Financial statement fraud**

H_0 : Ineffective monitoring does not have a significant positive effect on financial statement fraud

H_2 : Ineffective monitoring has a significant positive effect on financial statement fraud

Based on the statistical test results table above, it can be seen that the effect of the Ineffective monitoring variable on financial statement fraud has a path coeficient value of -0.101 with a t-statistical value of 1.372 and a P value of 0.085. Because the t statistic value is 1.372 < t table 1.65 (significance level 5%; one tail) with P value of 0.085 > 0.05, the hypothesis H0 is accepted and H2 is rejected. So it can be concluded that ineffective monitoring does not have a significant positive effect on financial statement fraud.

Ineffective monitoring is a condition where there is no effective internal control system owned by the company (Tessa & Harto, 2016). Companies with a small number of independent commissioners will make internal controls ineffective and lead to higher levels of fraud. This explanation is in accordance with the results of the BDOUT coefficient which is negative where the lower the ratio of independent commissioners, the higher the risk of financial statement fraud.

- **Effect of Change in auditor on Financial statement fraud**

H_0 :   Change in auditor has no significant positive effect on financial statement fraud

H_3 :   Change in auditor has a significant positive effect on financial statement fraud

Based on the statistical test results table above, it can be seen that the effect of the Change in auditor variable on financial statement fraud has a path coeficient value of -0.063 with a t-statistical value of 0.715 and P value of 0.237. Because the value of t statistic is 0.715 < t table 1.65 (significance level 5%; one tail) with a p value of 0.237 > 0.05, the hypothesis H0 is accepted and H3 is rejected. So it can be concluded that the change in auditor has no significant positive effect on financial statement fraud.

Changes in auditors are not always associated with fraud that the company is trying to cover up. Article 22 in Peraturan Pemerintah Number 20 of 2015 concerning the practice of public

accountants, states that Based on the explanation of the article above, it can be concluded that the limit for providing audit services is 5 years. Changes in auditors may occur because the public accountant used by the company has expire (Sihombing & Rahardjo, 2014).

- **Effect of Change of Directors on Financial statement fraud**

H_0 : Change of directors does not have a significant positive effect on financial statement fraud

H_4 : Change of directors has a significant positive effect on financial statement fraud

Based on the statistical test results table above, it can be seen that the effect of the change of director's variable on financial statement fraud has a path coefficient value of -0.016 with a statistical t value of 0.167 and P value of 0.434. Because the value of t statistic is $0.167 < t$ table 1.65 (significance level 5%; one tail) with a p value of $0.434 > 0.05$, the hypothesis H0 is accepted and H4 is rejected. So it can be concluded that the change of directors does not have a significant positive effect on financial statement fraud.

Changes of directors are not always an indication of fraud occurring in the company. There are several factors that can underlie the change of the board of directors as stated in undang-undang yang berlaku Article 105 Paragraph 1 in Undang-Undang Number 40 of 2007, Article 8 Paragraph 1 in Peraturan Otoritas Jasa Keuangan Number 33/POJK.04/2014 about Directors and Board of Commissioners of Issuers or Public Companies, Article 94 Paragraph 3 in Undang-Undang Number 40 of 2007 about Limited company. The term of office of the board of directors is stated in Article 3 paragraph 3 in Peraturan Otoritas Jasa Keuangan Number 33/POJK.04/2014 Regarding the Board of Directors and Board of Commissioners of Issuers or Public Companies which reads "1 (satu) periode masa jabatan anggota Direksi paling lama 5 (lima) tahun atau sampai dengan penutupan RUPS tahunan pada akhir 1 (satu) periode masa jabatan dimaksud". The end of the term of office of the board of directors allows the company through the General Meeting of Shareholders to appoint a new board of directors.

- **Effect of Frequent number of ceo picture on Financial statement fraud**

H_0 : Frequent number of CEO picture does not have a significant positive effect on financial statement fraud

H_5 : Frequent number of CEO picture has a significant positive effect on financial statement fraud

Based on the table of statistical test results above, it can be seen that the influence of the frequent number of CEO picture variable on financial statement fraud has a path coefficient value of 0.169 with a statistical t value of 1.989 and P value of 0.024. Because the path coefficient value is 0.169 which is positive, and the t statistic is $1.989 > t$ table 1.65 (5% significance level; one tail) with a p value of $0.024 < 0.05$, the hypothesis H0 is rejected and H5 is accepted. So it can be concluded that the frequent number of CEO picture has a significant positive effect on financial statement fraud.

Previously, Yusof et al (2015) explained that arrogance can be categorized as one of the characteristics of narcissism. The following are some of the criteria for narcissism: Having an excessive sense of self-interest, expecting to be recognized as someone superior, and behaving arrogantly.

These criteria are in accordance with the criteria possessed in the element of arrogance, namely having a high ego so that you want to be considered superior or a celebrity which is a factor of arrogance. A CEO tends to want to show everyone his status and position, a high level of arrogance can also lead to fraud where the CEO's arrogance and superiority can make the CEO feel that any internal control will not apply to him because of his status and position (Bawakes, 2018).

- **Effect of Political Ties with Politicians or Government on Financial statement fraud**

H_0 : Political ties have no significant positive effect on financial statement fraud

H_6 : Political ties have a significant positive effect on financial statement fraud

Based on the table of statistical test results above, it can be seen that the influence of the variable political ties on financial statement fraud has a path coeficient value of -0.325 with a t-statistical value of 3.322 and P value of 0.000. Because the path coefficient value is -0.325 which is negative, the t statistic value is 3.322 > t table 1.65 (5% significance level; one tail) with a p value of $0.000 < 0.05$, then the hypothesis H0 is accepted and H6 is rejected. So it can be concluded that political ties have no significant positive effect on financial statement fraud.

This study provides empirical evidence that the acquisition of cooperation with the government is not a loophole to commit fraud. Because the average banking company that cooperates with the government is BUMN and BUMD where BUMN and BUMD companies are indeed state-owned and should work together and be monitored by the government.

- **Effect of Financial Targets, Ineffective Monitoring, Change in auditor, Change of Directors, Effect of Frequent Number of CEO's Picture, Political Ties with Politicians or Government on Financial Statement Fraud, through gender as a moderating variable**

The stages of processing the moderator variables follow what Indrawati (2012) did:

a) Divide the sample data based on the moderator variable data group

b) Calculate the path coefficient of each data group using bootstrapping in the SmartPLS2.0 application

c) Comparing path differences using the formula used by Chin (Chin, 2000)

$$t = \frac{Path_{sample\_1} - Path_{sample\_2}}{\sqrt{S.E_{sample\_1}{}^2 + S.E_{sample\_2}{}^2}}$$

Table 12: Path Coefficient Value and Standard Error by Gender

Relation	Male		Female		t Statistics	Conclusion
	Path1	Std. Error 1	Path2	Std. Error 2		
Financial Target -> Financial Statement Fraud	0,008	0,116	0,247	0,177	-1,129	Not Moderating
Ineffective Monitoring -> Financial Statement Fraud	-0,410	0,143	-0,102	0,082	-1,877	Moderating
Change in Auditor -> Financial Statement Fraud	-0,288	0,135	0,051	0,090	-2,091	Moderating
Change of Directors-> Financial Statement Fraud	-0,053	0,177	-0,031	0,148	-0,096	Not Moderating
Frequent number of ceo pic -> Financial Statement Fraud	0,112	0,139	0,198	0,089	-0,523	Not Moderating
Political Ties -> Financial Statement Fraud	-0,356	0,172	-0,415	0,104	0,293	Not Moderating

5. CONCLUSION

Financial targets as measured by return on assets (ROA), Ineffective monitoring as measured by the ratio of independent commissioners (BDOUT), Change in auditor as measured by the presence or absence of auditor turnover (AUDCHANGE), Changes of directors as measured by the presence or absence of whether there is a change of directors (DCHANGE) and political ties with politicians or the government as measured by the presence of investors or the relationship between the government and the company Does not have a positive effect on fraudulent financial statements, while the frequent number of ceo picture as measured by looking at the number of CEO's images in the annual report Affects financial statement fraud and lastly, Gender Moderating Variable Only Moderates on Ineffective Monitoring and Change in Auditor on Financial Statement Fraud. This study only uses a sample of 29 banking companies over a 4 year period because many companies do not provide some of the information needed in this study.

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